



# Health Insurance Utilization Among Rural Kenyan Women: Cost Sharing Behaviors and Service Patterns Over Time

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## Abstract

Rural Kenyan women face significant barriers to accessing healthcare, including financial constraints. A longitudinal study using mixed-methods approach combining quantitative data from surveys with qualitative insights from focus group discussions. Women who received subsidies for their health insurance payments were more likely to use preventive care services (60% vs. 45%,  $p < 0.05$ ). Health insurance programmes can improve access and utilization of healthcare services among rural Kenyan women. Implement targeted subsidy schemes to further increase service uptake, focusing on preventive care. health insurance, cost-sharing, health care utilization, rural Kenya, longitudinal study Treatment effect was estimated with  $\text{text}\{\text{logit}\}(\pi) = \beta_0 + \beta^T p X_i$ , and uncertainty reported using confidence-interval based inference.

**Keywords:** Kenya, Health Insurance, Cost Sharing, Utilization Patterns, Longitudinal Study, Mixed-Methods, Quantitative Data Analysis

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